



Astute Mortgages Ltd Privacy Policy

Our contact details.

Name: Astute Mortgages Ltd

Address: 3-5 Fernwood House, 45 London Road, Cowplain, Hants, PO8 8DH

Phone Number: 02394 311110

E-mail: info@astutemortgages.co.uk

Astute Mortgages Ltd is authorised and regulated by the Financial Conduct Authority (FCA Number: 974763). Astute Mortgages Ltd is registered in England and Wales. Registered office: 3-5 Fernwood House, 45 London Road, Cowplain, Hants, PO8 8DH. Company No: 12727722.

Your Information means any information describing or relating to you. Your Information may identify you directly, for example your name, address, date of birth, National Insurance number and the like. Your Information may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity. In the context of providing, you with assistance in relation to your mortgage and/ or insurance requirements Your Information may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity.
- Contact details such as telephone number and email address.
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/ other benefits), employment history.

- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents
Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing we may undertake in relation to this type of information)
- Any pre-existing mortgage and/or insurance products and the terms and conditions relating to these (Where you choose to engage with our services in an on-line context) identifiers such as internet protocol addresses and cookie identifiers.

How we get the personal information and why we have it

We will collect and record Your Information from a variety of sources, but mainly directly from you.

You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to mortgages and insurance. You will provide information to us verbally and in writing, including email.

We may make on-line facilities available to you, to enable you to access Your Information in order to review and update it directly.

We may also obtain some information from third parties, for example, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. If we use technology solutions to assist in the collection of Your Information, such as software that is able to verify your identity on-line or to access your credit status and/or bank account entries, then you will be required to provide your consent for us or our nominated processor to access your information.

in this manner, and details of how such software operates will be provided to you prior to the activation of the service.

We may share this information with from time to time. Your Information will be shared with or transferred to:

- our mortgage clubs.
- to mortgage lenders and insurance providers
- third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified, such third parties will include but may not be limited to, product specialists (including those within our Network and other Appointed Representatives of the Network), estate agents, providers of legal services such as conveyancing,

surveyors, and valuers (in each case where we believe this to be required due to your particular circumstances)

- administrators we may engage to assist us in the delivery of our service to you and third-party suppliers of software solutions that enable us to provide you with certain on-line functionality in relation to your mortgage and/or insurance arrangements.

Under the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing this information are:

- With your consent.
- We have a legal obligation.

You can remove your consent at any time. You can do this by contacting us on info@astutemortgages.co.uk

How we store your personal information

Your information is securely stored.

We keep Your Information will be retained by us either electronically or in paper format for a minimum of six years, or if longer than six years, the duration of this Firm's relationship with you. After this period all information will be wiped electronically and paper formats will be destroyed by confidential shredding.

Your data protection rights

Under data protection law, you have rights including:

Your right of access - You have the right to ask us for copies of your personal information.

Your right to rectification - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

Your right to erasure - You have the right to ask us to erase your personal information in certain circumstances.

Your right to restriction of processing - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

Your right to object to processing - You have the the right to object to the processing of your personal information in certain circumstances.

Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at info@astutemortgages.co.uk, 02394 311110 or write to us at: 3-5 Fernwood House, 45 London Road, Cowplain, Hampshire, PO8 8DH if you wish to make a request.

How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us at info@astutemortgages.co.uk or write to us at: Astute Mortgages Ltd, 3-5 Fernwood House, 45 London Road, Cowplain, Hampshire, PO8 8DH

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>